

## EXHIBIT CRA-1

### EnerBank USA Call Report Data

The following are EnerBank's March 31, 2006 Income Statement (Schedule RI) and the Balance Sheet (Schedule RC)

#### Schedule RI -- Income Statement

Dollar Amounts in Thousands		
1. Interest income:		
a. <i>Items 1.a.(1) through (6) are to be completed by all banks.</i>		
Interest and fee income on loans:		
(1) Loans secured by real estate	RIAD 4011	0
(2) Commercial and industrial loans	RIAD 4012	0
(3) Loans to individuals for household, family, and other personal expenditures:		
(a) Credit Cards	RIAD B485	0
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIAD B486	2,506
(4) Loans to foreign governments and official institutions	RIAD 4056	0
(5) All other loans <sup>1</sup>	RIAD 4058	0
(6) Total interest and fee income on loans (sum of items 1.a.(1) through 1.a.(5))	RIAD 4010	2,506
b. Income from lease financing receivables	RIAD 4065	0
c. Interest income on balances due from depository institutions <sup>2</sup>	RIAD 4115	0
d. Interest and dividend income on securities:		
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIAD B488	0
(2) Mortgage-backed securities	RIAD B489	0
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD 4060	0
e. Interest income from trading assets	RIAD 4069	0
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD 4020	28
g. Other interest income	RIAD 4518	0

h. Total interest income (sum of items 1.a.(6) through 1.g)	RIAD 4107	2,534
Dollar Amounts in Thousands		
2. Interest expense:		
a. Interest on deposits:		
(1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD 4508	0
(2) Nontransaction accounts:		
(a) Savings deposits (includes MMDAs)	RIAD 0093	0
(b) Time deposits of \$100,000 or more	RIAD A517	24
(c) Time deposits of less than \$100,000	RIAD A518	778
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD 4180	0
c. Interest on trading liabilities and other borrowed money	RIAD 4185	0
d. Interest on subordinated notes and debentures	RIAD 4200	0
e. Total interest expense (sum of items 2.a through 2.d)	RIAD 4073	802
3. Net interest income (item 1.h minus 2.e)	RIAD 4074	1,732
4. Provision for loan and lease losses	RIAD 4230	88
5. Noninterest income:		
a. Income from fiduciary activities <sup>3</sup>	RIAD 4070	0
b. Service charges on deposit accounts	RIAD 4080	0
c. Trading revenue <sup>4</sup>	RIAD A220	0
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIAD B490	0
e. Venture capital revenue	RIAD B491	0
f. Net servicing fees	RIAD B492	0
g. Net securitization income	RIAD B493	0
h. (1) Underwriting income from insurance and reinsurance activities	RIAD C386	0
(2) Income from other insurance activities	RIAD C387	0
i. Net gains (losses) on sales of loans and leases	RIAD 5416	0
j. Net gains (losses) on sales of other real estate owned	RIAD 5415	0
k. Net gains (losses) on sales of other assets (excluding securities)	RIAD B496	0
l. Other noninterest income*	RIAD B497	15
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD 4079	15
6. a. Realized gains (losses) on held-to-maturity securities	RIAD 3521	0
b. Realized gains (losses) on available-for-sale securities	RIAD 3196	0
7. Noninterest expense:		
a. Salaries and employee benefits	RIAD 4135	912

b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD 4217	66
c. (1) Goodwill impairment losses	RIAD C216	0
(2) Amortization expense and impairment losses for other intangible assets	RIAD C232	0
d. Other noninterest expense*	RIAD 4092	372
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD 4093	1,350
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD 4301	309
9. Applicable income taxes (on item 8)	RIAD 4302	111
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD 4300	198
11. Extraordinary items and other adjustments, net of income taxes*	RIAD 4320	0
12. Net income (loss) (sum of items 10 and 11)	RIAD 4340	198

Memoranda	Year-to-date	
Dollar Amounts in Thousands		
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD 4513	0
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD 8431	0
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S.(included in Schedule RI, items 1.a and 1.b)	RIAD 4313	0
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD 4507	0
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD 4150	Number 35
6. Memorandum item 6 is to be completed by: <sup>5</sup>		
• banks with \$300 million or more in total assets, and		
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.		
Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule	RIAD 4024	0



RI, item 1.a.(5))

7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>6</sup>	CC/YY/MM/DD	
	RIAD 9106	0
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.d must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):		
a. Interest rate exposures	RIAD 8757	0
b. Foreign exchange exposures	RIAD 8758	0
c. Equity security and index exposures	RIAD 8759	0
d. Commodity and other exposures	RIAD 8760	0
9. Not applicable		
10. To be completed by banks with \$300 million or more in total assets: <sup>5</sup>		
Credit losses on derivatives (see instructions)	RIAD A251	N/A
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?		Yes/No
	RIAD A530	No

## Schedule RC -- Balance Sheet

Dollar Amounts in Thousands		
<b>ASSETS</b>		
1. Cash and balances due from depository institutions (from Schedule RC-A):		
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCON 0081	231
b. Interest-bearing balances <sup>2</sup>	RCON 0071	0
2. Securities:		
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCON 1754	525
b. Available-for-sale securities (from Schedule RC-B, column D)	RCON 1773	0
3. Federal funds sold and securities purchased under agreements to resell:		
a. Federal funds sold	RCON B987	2,452
b. Securities purchased under agreements to resell <sup>3</sup>	RCON B989	0
4. Loans and lease financing receivables (from Schedule RC-C):		

a. Loans and leases held for sale	RCON 5369	0
b. Loans and leases, net of unearned income	RCON B528	85,587
c. LESS: Allowance for loan and lease losses	RCON 3123	736
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCON B529	84,851
5. Trading assets (from Schedule RC-D)	RCON 3545	0
6. Premises and fixed assets (including capitalized leases)	RCON 2145	517
7. Other real estate owned (from Schedule RC-M)	RCON 2150	0
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCON 2130	0
9. Not applicable		
10. Intangible assets:		
a. Goodwill	RCON 3163	0
b. Other intangible assets (from Schedule RC-M)	RCON 0426	0
11. Other assets (from Schedule RC-F)	RCON 2160	2,735
12. Total assets (sum of items 1 through 11)	RCON 2170	91,311
<b>LIABILITIES</b>		
13. Deposits:		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON 2200	77,663
(1) Noninterest-bearing <sup>4</sup>	RCON 6631	0
(2) Interest-bearing	RCON 6636	77,663
b. Not applicable		
14. Federal funds purchased and securities sold under agreements to repurchase:		
a. Federal funds purchased <sup>5</sup>	RCON B993	0
b. Securities sold under agreements to repurchase <sup>6</sup>	RCON B995	0
15. Trading liabilities (from Schedule RC-D)	RCON 3548	0
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON 3190	0
17. Not applicable		
18. Not applicable		
19. Subordinated notes and debentures <sup>7</sup>	RCON 3200	0
20. Other liabilities (from Schedule RC-G)	RCON 2930	2,498
21. Total liabilities (sum of items 13 through 20)	RCON 2948	80,161
22. Minority interest in consolidated subsidiaries	RCON 3000	0
<b>EQUITY CAPITAL</b>		

23. Perpetual preferred stock and related surplus	RCON 3838	0
24. Common stock	RCON 3230	0
25. Surplus (exclude all surplus related to preferred stock)	RCON 3839	13,709
26. a. Retained earnings	RCON 3632	-2,560
b. Accumulated other comprehensive income <sup>8</sup>	RCON B530	0
27. Other equity capital components <sup>9</sup>	RCON A130	0
28. Total equity capital (sum of items 23 through 27)	RCON 3210	11,149
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	RCON 3300	91,310

#### Memorandum

#### To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2004		<b>Number</b>
	RCON 6724	1